

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	
	§	
Christoper Arens	§	Case No. 15-11790
Rosemarie Arens	§	
	§	
Debtors	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Zane L. Zielinski, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 12:00 AM on 04/08/2016 in Courtroom ,

Second Floor
Joliet City Hall Building
150 West Jefferson Street
Joliet, IL 60432

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 03/16/2016

By: /s/ Zane L. Zielinski

Chapter 7 Trustee

Zane L. Zielinski
6336 N. Cicero Avenue
Suite 201
Chicago, Illinois 60646

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
Christoper Arens § Case No. 15-11790
Rosemarie Arens §
§
Debtors §

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 9,000.00
and approved disbursements of \$ 1,284.75
leaving a balance on hand of¹ \$ 7,715.25

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Zane L. Zielinski	\$ 1,570.00	\$ 0.00	\$ 1,570.00
Trustee Expenses: Zane L. Zielinski	\$ 297.00	\$ 0.00	\$ 297.00

Total to be paid for chapter 7 administrative expenses \$ 1,867.00
Remaining Balance \$ 5,848.25

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 19,580.10 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 29.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	American Infosource Lp As Agent For	\$ 3,191.72	\$ 0.00	\$ 953.31
2	Quantum3 Group Llc As Agent For	\$ 629.06	\$ 0.00	\$ 187.89
3	Discover Bank	\$ 11,712.66	\$ 0.00	\$ 3,498.38
4	Capital One, N.A.	\$ 466.93	\$ 0.00	\$ 139.46
5	American Express Bank, Fsb	\$ 1,682.51	\$ 0.00	\$ 502.54
6	Portfolio Recovery Associates, Llc	\$ 1,897.22	\$ 0.00	\$ 566.67

Total to be paid to timely general unsecured creditors \$ 5,848.25

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Zane L. Zielinski

Chapter 7 Trustee

*Zane L. Zielinski
6336 N. Cicero Avenue
Suite 201
Chicago, Illinois 60646*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Christopher Arens
 Rosemarie Arens
 Debtors

Case No. 15-11790-BWB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: nbatson
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 47

Date Rcvd: Mar 15, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2016.

db/jdb
 23127882 ARS National Systems, PO Box 463023, Escondido, CA 92046-3023
 23127881 American Express, PO Box 360001, Fort Lauderdale, FL 33336-0001
 23571466 American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 23178977 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
 23127877 Arens Christopher, 14447 S Heatherwood Dr, Homer Glen, IL 60491-9127
 23127878 Arens Rosemarie, 14447 S Heatherwood Dr, Homer Glen, IL 60491-9127
 23127883 Associated Radiologist, 6801 W 73rd St # 637, Bedford Park, IL 60499-5322
 23178979 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bk of Amer, PO Box 982235, El Paso, TX 79998-2235)
 23127885 BMO Harris - Home Equity, PO Box 6201, Carol Stream, IL 60197-6201
 23127884 Bank of America, PO Box 851001, Dallas, TX 75285-1001
 23534376 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 23127886 Charter One, PO Box 42010, Providence, RI 02940-2010
 23127887 Chase Bank, PO Box 15153, Wilmington, DE 19886-5153
 23127888 Chase Home Mortgage, PO Box 78420, Phoenix, AZ 85062-8420
 23127889 Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
 23127890 Creditors Discount and Audit, 415 E Main St, Streator, IL 61364-2927
 23127879 David Hernandez PC, 17566 Windsor Pkwy, Tinley Park, IL 60487-7327
 23127893 Diversified Adjustment Services, 600 Coon Rapids Blvd NW, Coon Rapids, MN 55433-5549
 23178982 Dsnb Macys, 9111 Duke Blvd., Mason, OH 45040-8999
 23127894 Global Credit and Collection Corp, PO Box 101928, Birmingham, AL 35210-6928
 23127895 Kohls, PO Box 3283, Milwaukee, WI 53201-3283
 23127896 Macys, PO Box 183083, Columbus, OH 43218-3083
 23127897 +Meyer and Njus, 200 S 6th St, Minneapolis, MN 55402-4136
 23179039 Mrsi, 2250 E. Devon Ave., Ste. 352, Des Plaines, IL 60018-4521
 23127898 Nationwide Credit, PO Box 26314, Lehigh Valley, PA 18002-6314
 23127899 Nationwide Credit And Collection, PO Box 3219, Oak Brook, IL 60522-3219
 23127901 +Palos Community Hospital, 12251 S 80th Ave, Palos Heights, IL 60463-0930
 23179007 +Parkview Orthopedic Group, 7600 W. College Dr., Palos Heights, IL 60463-1066
 23127902 Plantation Beach, PO Box 402705, Atlanta, GA 30384-2705
 23127903 Primaray Health Associates, 16512 106th Ct, Orland Park, IL 60467-4547
 23127904 Recchia and Company, 257 N Calderwood St # 353, Alcoa, TN 37701-2111
 23127906 Silver Cross Hospital, 7008 Solutions Ctr, Chicago, IL 60677-7000
 23127905 Silver Cross Hospital, PO Box 739, Moline, IL 61266-0739
 23127907 Susan Rife Family Medicine, 10755 163rd Pl, Orland Park, IL 60467-8861
 23127908 Target Card Services, PO Box 660170, Dallas, TX 75266-0170
 23179040 Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23127880 E-mail/Text: ally@ebn.phinsolutions.com Mar 16 2016 02:09:33 Ally Financial,
 PO Box 9001951, Louisville, KY 40290-1951
 23443345 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 16 2016 02:05:30
 American InfoSource LP as agent for, TD Bank, USA, PO Box 248866,
 Oklahoma City, OK 73124-8866
 23450636 E-mail/Text: mrdiscen@discover.com Mar 16 2016 02:09:34 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 23127892 E-mail/Text: mrdiscen@discover.com Mar 16 2016 02:09:34 Discover Card, PO Box 6103,
 Carol Stream, IL 60197-6103
 23127900 E-mail/Text: egssupportservices@egscorp.com Mar 16 2016 02:11:16 NCO Financial Systems,
 PO Box 17218, Wilmington, DE 19850-7218
 23751159 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 16 2016 02:05:07
 Portfolio Recovery Associates, LLC, successor to SYNCHRONY BANK (WAL-MART), POB 41067,
 Norfolk VA 23541
 23444108 E-mail/Text: bnc-quantum@quantum3group.com Mar 16 2016 02:10:27
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 23178980 E-mail/Text: creditreconciliation@peoples.com Mar 16 2016 02:11:03 Citizens Bank,
 1000 Lafayette Blvd., Bridgeport, CT 06601-4725
 23127909 E-mail/Text: bnc@ursi.com Mar 16 2016 02:09:39 United Recovery Systems, 5800 N Course Dr,
 Houston, TX 77072-1613
 23127910 E-mail/PDF: gecsedirecoverycorp.com Mar 16 2016 02:05:02 Wal Mart, PO Box 960024,
 Orlando, FL 32896-0024

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

23127891* Creditors Discount and Audit Co, 415 E Main St, Streator, IL 61364-2927

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-1

User: nbatson
Form ID: pdf006

Page 2 of 2
Total Noticed: 47

Date Rcvd: Mar 15, 2016

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2016 at the address(es) listed below:

David Hernandez on behalf of Debtor 2 Rosemarie Arens david@rehablaw.com,
G7699@notify.cincompass.com;fileabankruptcy@gmail.com
David Hernandez on behalf of Debtor 1 Christopher Arens david@rehablaw.com,
G7699@notify.cincompass.com;fileabankruptcy@gmail.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Zane L. Zielinski on behalf of Trustee Zane L. Zielinski zzielinski@wfactorlaw.com,
zzielinski@ecf.epiqsystems.com;nbouchard@wfactorlaw.com;bharlow@wfactorlaw.com;zzielinski@wfactor
law.com
Zane L. Zielinski trustee@zanezielinski.com,
zzielinski@ecf.epiqsystems.com;nbouchard@wfactorlaw.com;bharlow@wfactorlaw.com;zzielinski@wfactor
law.com

TOTAL: 5